UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA HARRISBURG DIVISION

§

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 06/27/2018.
- 2) The plan was confirmed on 03/08/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 05/15/2023.
- 6) Number of months from filing or conversion to last payment: <u>58</u>.
- 7) Number of months case was pending: <u>60</u>.
- 8) Total value of assets abandoned by court order: <u>NA</u>.
- 9) Total value of assets exempted: \$62,530.00.
- 10) Amount of unsecured claims discharged without full payment: \$30,510.63.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s) \$28,220.00 Less amount refunded to debtor(s) \$314.00

NET RECEIPTS \$ 27,906.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan

Court Costs

Trustee Expenses & Compensation

Other

\$ 2,700.00
\$ 2,040.11
\$ 0.00

TOTAL EXPENSES OF ADMINISTRATION

\$ 4,740.11

Desc

Attorney fees paid and disclosed by debtor(s): \$400.00

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	Scheduled	<u>Asserted</u>	Allowed	Paid	<u>Paid</u>
JERRY A. PHILPOTT, ESQUIRE	Lgl	0.00	NA	NA	2,700.00	0.00
COMMONWEALTH OF	Pri	580.00	590.12	562.12	409.12	0.00
COMMONWEALTH OF	Uns	0.00	590.12	28.00	0.90	0.00
BELCO FCU	Uns	935.00	900.99	900.99	28.95	0.00
BELCO FCU	Uns	1,000.00	1,022.11	1,022.11	32.84	0.00
SANTANDER CONSUMER USA	Sec	10,435.20	10,376.86	325.57	325.57	0.00
RESURGENT CAPITAL SERVICES	Uns	400.28	526.04	526.04	16.90	0.00
PLANET HOME LENDING LLC	Sec	0.00	73,470.86	0.00	0.00	0.00
PLANET HOME LENDING LLC	Uns	0.00	73,470.86	73,470.86	2,360.49	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	407.18	407.18	13.08	0.00
PLANET HOME LENDING LLC	Sec	0.00	NA	NA	0.00	0.00
COMMONWEALTH OF	Pri	69.42	69.42	69.42	56.04	0.00
PLANET HOME LENDING LLC	Sec	149,647.88	157,246.33	19,922.00	19,922.00	0.00
SPECIALIZED LOAN SERVICING	Sec	37,000.00	NA	NA	0.00	0.00
BELCO COMMUNITY CREDIT	Uns	643.78	NA	NA	0.00	0.00
BUREAU OF ACCOUNT	Uns	79.84	NA	NA	0.00	0.00
BUREAU OF ACCOUNT	Uns	1,776.16	NA	NA	0.00	0.00
CAPIO PARTNERS	Uns	98.00	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
Name	<u>Class</u>	Scheduled	<u>Asserted</u>	Allowed	<u>Paid</u>	<u>Paid</u>
COMMERCIAL ACCEPTANCE	Uns	410.00	NA	NA	0.00	0.00
COMMERCIAL ACCEPTANCE	Uns	643.78	NA	NA	0.00	0.00
CREDIT ONE BANK	Uns	400.00	NA	NA	0.00	0.00
DRAYER PHYSICAL THERAPY	Uns	302.00	NA	NA	0.00	0.00
FINANCIAL RECOVERIES	Uns	68.00	NA	NA	0.00	0.00
I C SYSTEMS COLLECTIONS	Uns	111.00	NA	NA	0.00	0.00
I C SYSTEMS COLLECTIONS	Uns	60.00	NA	NA	0.00	0.00
LVNV FUNDING LLC C/O	Uns	400.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT,	Uns	24,455.67	NA	NA	0.00	0.00
NTL RECOVERY AGENCY	Uns	85.00	NA	NA	0.00	0.00
STATE COLLECTION SERVICE, INC.	Uns	695.00	NA	NA	0.00	0.00
TATE & KIRLIN ASSOCIATES	Uns	400.28	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 19,922.00	\$ 19,922.00	\$ 0.00
Debt Secured by Vehicle	\$ 325.57	\$ 325.57	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 20,247.57	\$ 20,247.57	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 631.54	\$ 465.16	\$ 0.00
TOTAL PRIORITY:	\$ 631.54	\$ 465.16	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 76,355.18	\$ 2,453.16	\$ 0.00

Disbursements:			
Expenses of Administration Disbursements to Creditors	\$ 4,740.11 \$ 23,165.89		
TOTAL DISBURSEMENTS:		\$ 27,906.00	

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

By: <u>/s/ Jack N. Zaharopoulos</u> STANDING CHAPTER 13 TRUSTEE Date: <u>07/07/2023</u>

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.